

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Karen G Reifendifer
Debtor

Case No. 16-04781-JJT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: CGambini
Form ID: 318

Page 1 of 1
Total Noticed: 21

Date Rcvd: Mar 23, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 25, 2017.

db +Karen G Reifendifer, 4037 Smith Street, Lot #7, Bloomsburg, PA 17815-3435
4858426 BENEFICIAL, PO BOX 1231, BRANDON, FL 33509-1231
4858427 +BLOOMSBURG PHYSICIANS SERVICES, PO BOX 919, BLOOMSBURG, PA 17815-0919
4858428 +BLOOMSBURG VOLUNTEER AMBULANCE, 307 EAST MAIN STREET, BLOOMSBURG, PA 17815-1870
4858429 +CHIMERA 2016-1 LLC, 520 MADISON AVENUE, 32ND FLOOR, NEW YORK, NY 10022-4213
4858431 FINANCIAL RECOVERIES, PO BOX 1388, MOUNT LAUREL, NJ 08054-7388
4858432 FIRST NATIONAL BANK OF PENNSYLVANIA, 4140 E. STATE ST., HERMITAGE, PA 16148-3487
4858433 GEISINGER BLOOMSBURG HOSPITAL, PO BOX 983141, BOSTON, MA 02298-3141
4858434 GEISINGER HEALTH SYSTEM, PO BOX 27727, NEWARK, NJ 07101-7727
4858435 GEISINGER MEDICAL CENTER, 100 NORTH ACADEMY AVENUE, DANVILLE, PA 17822-3941
4858436 +HAYT HAYT & LANDAU LLC, TWO INDUSTRIAL WAY WEST, EATONTOWN, NJ 07724-2279
4858437 HAYT HAYT LANDAU LLC, 123 SOUTH BROAD STREET, SUITE 1660, PHILADELPHIA, PA 19109-1003
4858438 +MIDLAND FUNDING LLC, HAYT HAYT LANDAU LLC, 123 SOUTH BROAD ST. SUITE 1660, PHILADELPHIA, PA 19109-1003
4889121 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4858439 +PRESSLER AND PRESSLER, LLP, 508 PRUDENTIAL ROAD, SUITE 200-B, HORSHAM, PA 19044-2309
4858442 SELECT PORTFOLIA SERVICING, PO BOX 65250, SALT LAKE CITY, UT 84165-0250
4858444 +WARD, MART F, 301 EAST 2ND STREET, BLOOMSBURG, PA 17815-1963

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4858430 EDI: DISCOVER.COM Mar 23 2017 18:53:00 DISCOVER BANK, DISCOVER PRODUCTS INC,
6500 NEW ALBANY ROAD, NEW ALBANY, OH 43054
4858440 E-mail/Text: bankruptcy@remitcorp.com Mar 23 2017 18:54:33 REMIT CORPORATION,
36 WEST MAIN STREET, PO BOX 7, BLOOMSBURG, PA 17815
4858441 EDI: SEARS.COM Mar 23 2017 18:53:00 SEARS GREDIT CARDS, PO BOX 6283,
SIOUX FALLS, SD 57117-6283
4858443 +EDI: VERIZONEAST.COM Mar 23 2017 18:58:00 VERIZON, 500 TECHNOLOGY DRIVE, SUITE 550,
WELDON SPRING, MO 63304-2225

TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 25, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 23, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor U.S. Bank National Association, as indenture trustee, for the CIM Trust 2016-1, Mortgage-Backed Notes, Series 2016-1 bkgroup@kmllawgroup.com
Michael P. Gregorowicz on behalf of Debtor Karen G Reifendifer MichaelG@columbiacountylaw.com, ednag@columbiacountylaw.com
Robert P. Sheils, Jr (Trustee) rsheils@sheilslaw.com, rmc当地@sheilslaw.com;PA41@ecfcbs.com;psheldon@sheilslaw.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 **Karen G Reifendifer**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7228**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:16-bk-04781-JJT**

Order of Discharge**12/15**

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Karen G Reifendifer

**By the
court:**



March 23, 2017

Honorable John J. Thomas
United States Bankruptcy Judge

By: CGambini, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.